

Financial Matters

Rechargeable Cards

There are many types of rechargeable cards that offer various benefits. Many people use rechargeable cards for convenience, but using them to manage money is something that can prove to be a great benefit. If you often go overboard when getting gas, food, and Starbucks®, then a rechargeable card can help you better manage your money. Getting rechargeable cards for gas, grocery, and Starbucks® will save money because they will stop the temptation to incur extra credit card charges. Using a rechargeable card makes you have the money upfront and puts a limit on what you spend. Let's say after paying your main bills for the month you have \$515 left for gas, groceries, and Starbucks®. If car gas normally costs you \$75 a week (when you don't go to Timbuktu after work each day) then you can put $\$75 \times 4 + \20 (for a little extra) on your gas card – that's \$320. If your grocery wants cost you \$200 without coupons, then groceries can be limited to \$150 with coupons and limiting your wants. $\$320 + \$150 = \$380$. $\$515 - \$380 = \$135$. I bet you think that you could never spend over \$100 a month on Starbucks®. You feel ashamed right now for thinking of spending more than \$50 a month on Starbucks® don't you? Well, \$50 a month means no more than 14 lattes so use it sparingly and get some damn control. Now that means that you have $\$135 - \$50 = \$85$ to **SAVE** and not *SPEND*. You want to minimize because you have been maximizing long enough. Just think, $\$85 \times 12$ months = \$1020 savings. You could go on a trip, pay down or pay off a bill, or use a small portion of this money for a special gift - that would have normally caused you to overspend with a credit card. Aren't you motivated to minimize by using rechargeable cards to help you get control? You can think of these rechargeable cards as if you were paying on a bill. You can recharge them online right after your payday like any other bill. You're still thinking about the \$85 a month savings aren't you? Okay big spender. Get a rechargeable VISA card and put that money on this card so that when you get foolish, you don't use a real credit card that has extensive charges.

Consumer Craze

Quick Consumer Help

The Consumer Action Handbook is a resource for consumers made available each year by the US General Services Administration (GSA) Federal Citizen Information Center. The handbook is available online at www.consumeraction.gov and by regular mail upon request (1-888-878-3256). The Consumer Action Handbook has tips on what to do before buying process, during the buying process, and after the buying process. The handbook gives details when dealing with banking, funerals, employment, credit, utilities, and much more. The handbook also shows you how to write a complaint letter and what to do to resolve problems with businesses. The handbook has a list of corporate consumer contacts for various companies. This is particularly useful as a quick source for consumers to know where and how to contact various company departments to address questions and concerns. The handbook also includes a list of federal agencies that can assist consumers in the handling of disputes. Watch groups and national organizations that aid in the regulation of consumer services are listed with state and local offices in every state. Trade and Professional Associations are also resources that too can assist consumers to resolve problems. The Consumer Action Handbook has a lot of information that can be a starting point of reference for help that will lead you to your final consumer goals.

Peaceful Passions

Stunted Social Growth

People are as unique as fingerprints. The uniqueness of people who we don't know is often seen as strange. Dare we look close enough to examine what ultimately seems strange we may find that others are not so different from us. Indeed our differences cause us to take different traffic routes, prefer one restaurant over the other, have varying political views etc. Our personal beliefs often lead us to believe that our views and habits are the best and only way by which to live. It is when we are challenged by the preferences of others

that we realize that our way may not be the only way or the best way. During such a challenge, discussions with others help us to confirm or learn that the route we take to work, the restaurant we think is the best in town, or the politician we think can represent what is best for people may or may not be "the" best. If we are open enough to listen we may learn and grow into a better-rounded person. We may learn of a traffic route that has fewer cars on the road and feels more relaxing. We may learn that the pizza restaurant on the other side of town has a nice French restaurant next door to it. We may learn that the Indian lady we never talk to makes the best Naan bread we never knew existed. We may love the taste of this bread so much that we want to learn more about the culture. We may learn that the Indian lady whose religion we fear practices similar deities to our own religion. We may learn this Indian lady is a dear friend. What we once thought of as different, is now a good experience waiting for us to have to grow into better people.

Relationship Dynamics

Going Forward with Divorce

Divorce is easier to handle once it is accepted. No one should plan on getting a divorce and all who feel it is an option should seek counseling. When divorce is inevitable and necessary- accept it. Accept it by asking yourself, "What else could I do?" If the answer is nothing and you know that you've done all you could, then accept the divorce. Accept the divorce by being thankful you still have life. Be hopeful about the future. Pray for you and your soon to be ex-spouse – pray for God to be merciful on you and your spouse. It is hard to pray for the other person, but when you pray for them good things will come your way. Don't be unnerved and angry by any obstacles that you must endure, because evil will come to kick you, but don't let it. Smile with joy and flaunt your happy cool sexy carefree spirit and soon you may become filled with it. Try it, you pessimist! Remember you did what you could to make the marriage work – didn't you? If you didn't do all you could maybe there should be more effort on your part, but if you really tried you have no reason to feel bad. Your efforts free you of any guilt you may feel about your failed marriage. As you live guilt-free and hopeful ask yourself, "How can I avoid divorce again?" Talk yourself

into thinking about how your experience as a spouse can make you better in your next marriage. Deeply examine the kind of person that you should/should not be with. Think about how your reactions and acts of reasonable compromise can change to make you a better spouse. Examine what God needs you to be and live for God. Think of yourself as a recipe that God needs to adjust the taste of before it is ready for others to taste and see. Allow God to season you just right so that you are the perfect bake ready for who is equally yoked for you.

Food Favorites

Vegetarian Meat Eater

Becoming a vegetarian sounds healthy, but meat does a body good – doesn't it? Meat tastes good going down, but over time can cause complications. For those wanting to try a vegetarian lifestyle but are reluctant because of the bond you have with meat, should try veggie meats. Morningstar Farm® foods offer a variety of veggie meats. You can view their products at www.seeveggiesdifferently.com. The meats offered include chicken and beef. The chicken available is both grilled and breaded. The chicken comes as strips, patties, and nuggets. The beef that is available comes as strips, patties, and ground for inclusion in typically ground beef recipes like chili and lasagna. Other meats include bacon, sausage, and hotdogs. Besides the Morningstar Farms® brand, Boca and Quorn are other popular vegetarian food brands. Boca® offers similar products to Morningstar Farm®, but also offers Italian Sausage, Bratwurst, a chili entrée, and a lasagna entrée. Quorn also offers similar products to Morningstar Farm®, but also offers roasted turkey and meatballs. The various meatless products may taste differently to different people and can taste differently over time, but eating them is an option to having no meat at all. If eating these meatless products on a daily basis isn't preferable, eating these meats from time to time can reduce the complications that the daily uses of regular meat can cause. The vegetarian lifestyle may not suite everyone, but the food varieties available present the lifestyle to be more manageable than the past.

Healthy Bones

Considering Herbal Care

People of various cultures have relied on herbals as medicine to treat and cure their ailments. When herbals are used as medicine they are taken over a certain length of time. If you aren't a traditional user of herbal medication, it can be a risk to rely on herbal medication without your doctor's guidance. There are some herbal medicines that misrepresent claims to cure illnesses. The FDA does regulate some herbal products as dietary supplements. Based on your health history and status, it is crucial to speak with a doctor about all plans to use herbal supplements for medical treatment. There are a variety of perspectives to be had on the issue of herbal medicines. Some people don't care to explore herbals because many of the herbs are too hard to find, have names that are too difficult to pronounce, and cost too much money. Herbal medicines that are commonly household items appear more favorable as herbal treatments to try. Allspice, black pepper, and cinnamon are common kitchen cabinet items used to season foods. These spices can also be used as a treatment if used in a certain amount, over a period of time, and in a particular way. These spices are commonly used to treat the common cold. Using these spices to treat the common cold can have side effects. Some of the common side effects are stomach discomforts, nausea, and diarrhea. In addition to side effects, allspice, black pepper, cinnamon, and other herbals can interact with other drugs and supplements. If using herbals as a supplement sounds as complex as the traditional medicine use, it is just as complex. The complexity of herbal medicines requiring a dosage, a period of time to be taken, and directions by which to take are reasons why a doctor's care is still needed to undergo this form of treatment.

Relaxation Rafting

Deep Breathing

It is hard to think that relaxation can happen from deep breathing, but it can. When attempting deep breathing exercises, the stress of this exercise can cause so much intensity that the short amount of time dedicated to attempts are a failure. Don't try so hard! Deep breathing doesn't mean that every breath should take all your might. Have some breathes that are done as normal breathing. Mix things up and take medium breathes and large breathes. Take different breath sizes in no particular order. Try stretching your arms up upon a slow inhale, and slowly put your arms down by your side as you slowly exhale. Close your eyes and do a varied breathing routine. Try this breathing routine while doing something pleasant and sedentary. Try it while doing a slow exercise as you are standing. Hopefully at this point in the routine you feel a bit more relaxed and are not bored. Sometimes breathing exercises are thought of as not helpful because the repetition of deep breathing makes people bored and out of breath. As you make a genuine effort to give deep breathing a try, allow for changes to be added to the routine to create some variety and stimulation.

Legal Ease

Intellectual Property Law

If you write poems, novels, plays, music; do drawings, paintings, sculptures, architecture, photographs or anything that is a creative venture of the mind, you want to have some knowledge about Intellectual Property Law. There are many lawyers in this field who know a great deal about how best to help you protect your creative interests. One website that can help you find a lawyer in this field is www.intellectualpropertylawfirms.com. If you have some questions about some dynamic of the field, you can explore and search www.intellectualpropertylawblog.com to help you learn more about concepts of Intellectual Property Law. The main things to be concerned with for starters is to make sure that you learn how to protect your creation from unauthorized users, and to get compensation for the use of your creation. This means getting a copyright, patent, or trademark for your creative work. You can learn more about copyright, patents, and trademarks at www.uspto.gov.

Wacky Workplace

Monies You are Owed

Work is the time to focus on completing various tasks that fulfill some mean to an end. Work is a time to worry about time, efficiency, details – not paychecks. Time worked is time earned. Your paycheck is the work responsibility of the payroll department. Yet, what happens when they don't do their job? There are some employers who have trouble paying their employees correctly and on time. When you work at a place that doesn't pay correctly and on time, start taking notes. These notes should be in the form of emails, written memos, and saved inner-office memos. These notes are proof for a possible claim. Make sure that you follow all office procedures for what it takes to get your correct pay. Don't let anyone intimidate you as you follow procedures. It is your right and your responsibility to get the money you worked for. Stay professional with your efforts and don't give in to antagonistic attitudes that are unprofessional. Yes, things do happen that are legitimate reasons that may trouble the payroll department, but these are unacceptable to landlords, mortgage companies, utility companies, hungry children, and the car repossession person. Express your understanding and concern, but get you money because you aren't rich enough to wait. If your company is in debt to everyone who they do business with, they should make paying you the priority because you make the work happen. It is more socially acceptable for companies to pay other companies late, but individuals suffer more consequences when paying companies late. Don't let your job worry you about the company being late on the light bill; their lights won't be shut off as quickly as your lights. As you follow office procedures, start checking out the company guidelines and your union guidelines. Whether you have a union or not, start inquiring about the procedures with your state's Department of Labor and the National Labor Relations Board (www.nlrb.gov). Do your internet search, not at work – don't give your employer any strikes against you and don't let them know what you are thinking and doing. Visit www.nlrb.gov to find out the location and phone number for your state department, to get forms,

and to learn how the NLRB can help you. As you seek help, be mindful of time limits. If you should need to involve the NLRB you must do so within six months of the start of the problem. That means within that six months you should be actively following procedures:

- 1) work with your employer for resolution
- 2) consult your union and/or the company headquarters for resolution
- 3) consult with the state labor department
- 4) consult with the NLRB

There are several steps within these steps that you may be able to take based on company policy and procedures, so educate yourself. Handling pay discrepancies requires you to be PROMPT. That is:

Professional

Relentless

Organized

Manageable

Positive

Timely